

In re:
Waldo Alfaro
Rositsa Manolcheva
Debtors

Case No. 20-13619-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 16, 2025

User: admin
Form ID: 138FIN

Page 1 of 2
Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 17 2025 00:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 17 2025 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com
CAROL B. MCCULLOUGH	on behalf of Joint Debtor Rositsa Manolcheva mccullougheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CAROL B. MCCULLOUGH	on behalf of Debtor Waldo Alfaro mccullougheisenberg@gmail.com

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Page 2 of 2

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cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com

CHRISTOPHER S. MAHONEY

on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com

DANIELLE BOYLE-EBERSOLE

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmlawgroup.com

KARINA VELTER

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 karina.velter@powerskirm.com bankruptcy@powerskirm.com

KARINA VELTER

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC karina.velter@powerskirm.com, bankruptcy@powerskirm.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 mimcgowan@raslg.com

PAUL H. YOUNG

on behalf of Joint Debtor Rositsa Manolcheva support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Debtor Waldo Alfaro support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

ROBERT BRIAN SHEARER

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST rshearer@raslg.com

SARAH K. MCCAFFERY

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Waldo Alfaro)	Case No. 20-13619-amc
dba All Decorative Concrete, LLC)	
dba Smart Remodeling Solutions, LLC)	
)	Chapter: 13
Rositsa Manolcheva)	
aka Rositsa Alfaro)	
dba All Decorative Concrete, LLC)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

Date: July 16, 2025

For The Court

Timothy B. McGrath
Clerk of Court